



PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)	<b>Complete if Known</b>	
	Application Number	09/804,943
	Filing Date	March 13, 2001
	First Named Inventor	Broadbent
	Art Unit	
Examiner Name		
Sheet 1 of 1	Attorney Docket Number	020530CIP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
<i>EL</i>		5,995,947	11-30-1999	Fraser et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>2</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				

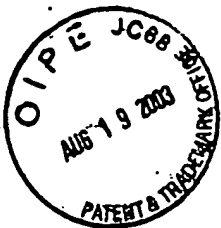
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
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Examiner Signature	<i>E. Collier</i>	Date Considered	3-18-06
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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		Art Unit	3624
		Examiner Name	Karmis, S.
		Attorney Docket Number	020530CIP

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JL		5,995,947	11-30-1999	Fraser et al.	
		6,076,072	06-13-2000	Libman	

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Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>2</sup>
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JL		Patent Cooperation Treaty ("PCT") International Search Report	

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PTO/SB/08 (2-92)

Sheet 1 of 3

<b>Form PTO-1449</b> <b>INFORMATION DISCLOSURE CITATION</b> <b>IN AN APPLICATION</b> <i>(Use several sheets if necessary)</i>	Docket Number 437312000420	Application Number 09/804,943
	Applicant D. F. BROADBENT et al.	
	Filing Date March 13, 2001	Group Art Unit To Be Assigned
	Mailing Date April 9, 2001	

## U.S. PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
JC	1.	9/27/88	4,774,664	Campbell et al.			
	2.	10/24/89	4,876,648	Lloyd			
	3.	12/21/93	5,272,623	Grubb et al.			
	4.	3/11/97	5,611,052	Dykstra et al.			
	5.	7/1/97	5,644,726	Oppenheimer			
	6.	11/18/97	5,689,650	McClelland et al.			
	7.	11/25/97	5,692,206	Shirley et al.			
	8.	3/31/98	5,734,890	Case et al.			
	9.	9/15/98	5,809,478	Greco et al.			
	10.	10/6/98	5,819,230	Christie et al.			
	11.	10/6/98	5,819,249	Dohanich et al.			
	12.	2/9/99	5,870,721	Norris			
	13.	2/16/99	5,873,066	Underwood et al.			
	14.	5/25/99	5,907,828	Meyer et al.			
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	16.	7/27/99	5,930,776	Dykstra et al.			
	17.	8/17/99	5,940,812	Tengel et al.			
	18.	10/12/99	5,966,699	Zandi			
	19.	10/12/99	5,966,700	Gould et al.			
	20.	11/9/99	5,983,206	Oppenheimer			
	21.	11/23/99	5,991,745	Kiritz			
	22.	11/30/99	5,995,947	Fraser et al.			
	23.	1/25/00	6,018,722	Ray et al.			
	24.	2/22/00	6,029,144	Barrett et al.			
	25.	2/22/00	6,029,149	Dykstra et al.			

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Sheet 2 of 3

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## FOREIGN PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Country	Class	Subclass	Translation YES NO

## OTHER DOCUMENTS

*(including author, title, Date, Pertinent Pages, Etc.)*

Examiner Initials	Ref. No.	Title
<i>[Handwritten: Missing]</i>	26.	M. Arend, "New automated experts ready for lenders", ABA Banking Journal vol. 84, no. 1, (1992), pp. 61-62.
	27.	"New software available for commercial loan underwriting", America's Community Banker vol. 5, no. 9, (1996), pg. 42.
	28.	D. Baker et al., "Providing Customized Process and Situation Awareness in the Collaboration management Infrastructure", IEEE 1999, pp. 79-91.
	29.	P. Britt, "Automated Underwriting Expedites Appraisals", America's Community Banker, (1997), pp. 17-20.
	30.	P. Coleman, "Flexibility key to Web-enabling mortgage origination business", SunServer (2000) www.pcineews.com/sun/sun0500/mortgage.htm. 8 pgs.
	31.	J. Day, "New Freddie-Mac Mortgage System Means Less Time, More Links", Bank Systems Technology (1994), pgs. 31-32.
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	34.	"Fannie Mae: Home Loans In 60 Minutes", Bank Systems & Technology vol. 32, no. 6, (June 1995) pgs. 14-16.
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	37.	Framework, Inc. Unveils Industry's First Internet Mortgage Processing System (1999), Press Release, www.lendware.com/Pr0303a99.htm, 4 pgs.
	38.	"HudworX for Windows", Marzanne Computers, Inc., Legal Real Estate HUD RESPA closing

EXAMINER:

*[Handwritten signature]*

DATE CONSIDERED:

*[Handwritten: 3-18-06]*

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Sheet 3 of 3

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		Filing Date March 13, 2001	Group Art Unit To Be Assigned
		Mailing Date April 9, 2001	
<div>software, www.easysoft-usa.com/hud.htm, 4/14/00, 2 pgs.</div>			
39.	<del>R. M. Lee, "A Messenger Model for Navigating Among Bureaucratic Requirements", IEEE Comp. Soc. 1997, pp. 468-477.</del>		
40.	<del>S. Marlin, "Residential-lender-homes-loan-processes", Bank Systems &amp; Technology vol. 34, no. 5, (1997), pg. 42.</del>		
41.	<del>M. McGann, "Mortgage solution eases application process via World Wide Web", Bank Systems &amp; Technology vol. 34, no. 5, (1997), pg. 22.</del>		
42.	<del>V. Moss, "A thumbnail sketch of RESPA", Credit Union Magazine vol. 66, no. 1, (Jan 2000), pp. 38-39.</del>		
43.	<del>R. Roberson et al., "Software" Mortgage Banking vol. 52, no. 5, (1992), pp. 81-84.</del>		
44.	<del>H. Schneider, "Great strides in industry automation", Mortgage Banking vol. 55, no. 2, (1994), pp. 10-16.</del>		
45.	<del>G. E. Mitchel et al., "A twentysomething does online lending", Mortgage Banking vol. 60, no. 6, (Mar 2000), pp. 84-92.</del>		
46.	<del>J. E. Pitkow et al., "Towards an intelligent publishing environment", Computer Networks and ISDN Systems, 27, (1995) pp. 729-737.</del>		
47.	<del>Reesa<sup>TM</sup> Real Estate Closing Software, Overview, www.reesa.com/reesa.htm, 4/14/00, 2 pgs.</del>		
48.	<del>RESPA Regulations, Real Estate Settlement Procedures Act, Fed. Reg. 6/7/96, vol. 61, no. 111, 8 pgs.</del>		
49.	<del>S. Paul et al., "RainMan: A Workflow System for the Internet", USENIX Symposium on Internet Technologies and Systems, Dec. 8-11, 1997, pp. 159-170.</del>		
EXAMINER: <i>G. Albert</i>			
DATE CONSIDERED: <i>3-18-06</i>			
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